

# EXHIBIT C

From: **Melanie Thompson** >



To: Rich Rainone >

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Cc: Mary Ann Camp >

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## **New Claim - Andre Ward**

December 5, 2017 at 11:55 AM

 Found in Atlantic Risk Advisors Inbox

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Dear Mr. Rainone:

Please accept this email as my introduction to you. I am a claims adjuster at Empirical Loss Management, who have been assigned by Certain Underwriters at Lloyd's London to assist with Mr. Ward's claim for Permanent Total Disability benefits under Policy No. B1132HGBA16062199.

In order for Underwriters to confirm coverage for this claim, we will need to obtain complete records from all treating facilities involved in Mr. Ward's care. Please have him sign the enclosed HIPPA authorization and return it to this office so that we may obtain these records. Please provide a list of all of the physicians and treating facilities, with their mailing addresses.



Also, please have him sign the agent authorization so that we may communicate with you. If you prefer that we communicate directly with him, we would be happy to do so upon receipt of his contact information.

Please note that acknowledgement of this claim is not intended as an acceptance of the claim or any admission of liability. Rather, we reserve all of Underwriters' rights under this policy and applicable law. Underwriters' investigation into this claim should not be construed as a waiver or relinquishment of any of their rights under the subject policy of insurance. Furthermore, Underwriters' continued investigation is not intended to be, nor shall it be construed as, a waiver of any rights or defenses Underwriters have, or may have, whether those rights or defenses are based upon facts now known or to become known in the future, and whether legal or equitable in nature.

We will keep you advised on the status of this claim on a regular basis.

Sincerely,

Melanie Thompson

**Empirical Loss Management**

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